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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 Wells Fargo Bank N.A. successor by merger to Wachovia, N.A

In Re:

Gerald Stephen Windos, debtor Shelley Windos, co-debtor Order Filed on December 14 by Clerk

Order Filed on December 14, 2022 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No: 22-15202 MBK

Chapter: 13

Hearing Date: 12/14/2022

Judge: Michael B. Kaplan

ORDER VACATING STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: December 14, 2022

Honorable Michael B. Kaplan United States Bankruptcy Judge

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Upon the motion of <u>Wells Fargo Bank N.A.</u> successor by merger to Wachovia, N.A, under Bankruptcy Code section 362(a) and 1301 (c) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant, to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

Real Property More Fully Described as:
Land and premises commonly known as 74 Robins Place, Metuchen NJ 08840
Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the co-debtor stay is vacated.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

rev. 7/12/16

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United States Bankruptcy Court District of New Jersey

In re: Case No. 22-15202-MBK

Gerald Stephen Windos Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2
Date Rcvd: Dec 14, 2022 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2022:

Recipi ID Recipient Name and Address

db + Gerald Stephen Windos, 74 Robins Place, Metuchen, NJ 08840-1947

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2022 at the address(es) listed below:

Name Email Address

Albert Russo

docs@russotrustee.com

Brian C. Nicholas

on behalf of Creditor Wells Fargo Bank N.A. successor by merger to Wachovia N.A bnicholas@kmllawgroup.com,

bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor Wells Fargo Bank N.A. successor by merger to Wachovia N.A dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Jacqueline Rita Rocci, I

on behalf of Debtor Gerald Stephen Windos jacqueline@rocciesquire.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

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TOTAL: 5